

免費「新型冠狀病毒」 額外保障

立安心自願醫保產品系列
「存」為未來(精選)延期年金計劃

「新型冠狀病毒³」持續擴散，立橋人壽保險有限公司（「立橋人壽」）以您的健康為先，給您額外保障，擴闊您的保護網，助您對抗「新型冠狀病毒³」！

由即日起至2020年4月30日（包括首尾兩天）（「保障期」），所有立安心自願醫保產品系列（包括立安心自願醫保標準計劃及立安心自願醫保靈活計劃）及「存」為未來(精選)延期年金計劃的現有及新客戶¹於「保障期」內發生以下情況，均可**免費**獲得以下額外保障：

1. 若受保人不幸染上「新型冠狀病毒³」而需住院⁴，於住院期間我們將提供每日800港元的額外住院現金保障，長達45日。
2. 若受保人因「新型冠狀病毒³」而需被隔離⁷，我們將支付一筆過4,000港元之賠償。
3. 若受保人因任何呼吸系統問題懷疑染上「新型冠狀病毒³」而獲註冊醫生轉介的肺部X光檢測，或肺/胸腔電腦掃描（CT），我們將一次性全數賠償該費用⁸。

有關上述額外保障（「此額外保障」）及計劃的詳情，請聯絡您的保險顧問或直接致電立橋人壽查詢。

請參閱背頁有關此推廣的條款及細則。

此額外保障之條款及細則：

1. 此額外保障只適用於持有生效或於2020年4月30日或之前獲簽發的立橋人壽的立安心自願醫保標準計劃、立安心自願醫保靈活計劃及「存」為未來(精選)延期年金計劃的保單(下稱「合資格保單」)的受保人。
2. 即使受保人同時於多份合資格保單下受保，均只可獲一次額外賠償。
3. 「新型冠狀病毒」指根據世界衛生組織定義為 COVID-19 病毒之確診個案，並由相關檢查報告確認。單憑臨床診斷將不足以符合本準則。
4. 「住院」是指受保人在確診「新型冠狀病毒」的情況下，按註冊醫生的建議以住院病人身份入住醫院以接受醫療服務。受保人必須入住醫院不少於連續六小時。
5. 「註冊醫生」是指符合以下資格的西醫
 - a) 具有正式資格並已按香港法例第161章《醫療註冊條例》在香港醫務委員會註冊，或在香港境外的司法管轄區內由立橋人壽絕對真誠及合理地認為具有同等效力的團體註冊；及
 - b) 在香港或香港境外的司法管轄區，經當地法例許可提供相關醫療服務若該醫生未能按香港法例或在香港以外的司法管轄區具有同等效力的團體註冊(由立橋人壽絕對真誠及合理地決定)，本公司必須作出合理的判斷，以決定該醫生是否仍被視為符合資格及已註冊。
6. 「醫院」是指按其所在地法律妥為成立及註冊為醫院的機構，為不適及受傷的住院病人提供醫療服務，並 –
 - a) 具備診斷及進行大型手術的設施；
 - b) 由持牌或註冊護士提供24小時護理服務；
 - c) 由一位或以上註冊醫生駐診；及
 - d) 非主要作為診所、戒酒或戒毒中心、自然療養院、水療中心、護理或療養院、寧養或紓緩護理中心、復康中心、護老院或同類機構。
7. 「隔離」是指受保人因應香港政府指令需強制於香港的醫院或隔離營接受隔離；
8. 就肺部X光檢測或肺/胸腔電腦掃描(CT)的全數賠償，每位受保人於保障期只可使用一次；
9. 主要不保事項：
 - (i) 任何已存在的情況，如於計劃生效日前已確診的「新型冠狀病毒」，或其徵狀及病徵已出現；
 - (ii) 任何並非因「新型冠狀病毒」導致的疾病；
 - (iii) 使用任何類型的生化武器進行的恐怖襲擊；及
 - (iv) 任何非合理及慣常的費用及醫療服務
10. 立橋人壽保留在不作任何事先通知的情況下暫停或取消此額外保障推廣、修改其條款及細則而毋須另行通知的權利。就此額外保障有任何爭議，立橋人壽擁有最終決定權；
11. 若中、英文版本有歧異，概以英文版本為準。

備註：

本單張旨在香港以內傳閱，及不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。如有查詢，歡迎與立橋人壽的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。

Free 'Novel Coronavirus' Additional Benefits!

*Well Protect VHIS Series
Well Enjoy Deferred Annuity Plan
(Select)*

With regard to the continued spread of the 'Novel Coronavirus³', Well Link Life Insurance Company Limited ('Well Link Life') offers additional benefits to broaden your safety net and to support you to combat 'Novel Coronavirus³'!

From now on until 30 April 2020 (Both dates inclusive) ('Coverage Period'), all existing and new customers¹ of Well Protect VHIS Series insurance policies (including Well Protect Voluntary Health Insurance Scheme (Standard), Well Protect Voluntary Health Insurance Scheme (Flexi) and Well Enjoy Deferred Annuity Plan (Select) can enjoy the **FREE** Additional Benefits in the following events during the Coverage Period:

1. If insured person is unfortunately diagnosed with the 'Novel Coronavirus³' and is confined⁴ to hospital, we will provide an additional Daily Hospital Cash of HKD800 per day during hospital stay of up to 45 days.
2. If insured person is quarantined⁷ due to the 'Novel Coronavirus³', we will provide a one-time Quarantine Benefit of HKD4,000.
3. If insured person undergoes chest X-ray or lung / chest computed tomography ('CT' scan) as referred by a Registered Medical Practitioner due to respiratory diseases of which 'Novel Coronavirus³' is suspected, we will fully reimburse this expense⁸.

For more information of the above Additional Benefits (the 'Additional Benefits') and the plans, please contact your insurance consultant or Well Link Life directly.

Please read the terms and conditions of the Offer on the next page

Terms and conditions the Additional Benefits:

1. The Additional Benefits is only applicable to the insured persons of Well Protect Voluntary Health Insurance Scheme (Standard), Well Protect Voluntary Health Insurance Scheme (Flexi) and Well Enjoy Deferred Annuity Plan (Select) policies of Well Link Life that are in-force or issued on or before 30 April 2020 (the 'Eligible Policy(ies)').
2. Although insured person may be covered by multiple Eligible Policy(ices), the Additional Benefits shall only be payable once.
3. 'Novel Coronavirus' means confirmed COVID-19 cases as defined by the World Health Organisation ('WHO'). The diagnosis must be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
4. 'Confined' means an admission of the insured person to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an Inpatient as a result of diagnosis of 'Novel Coronavirus' for a period of no less than six consecutive hours;
5. 'Registered Medical Practitioner' shall mean a medical practitioner of western medicine,
 - a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by Well Link Life in utmost good faith); and
 - b) legally authorised for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Insured Person. If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by Well Link Life in utmost good faith), the Company shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.
6. 'Hospital' shall mean an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing Medical Service for sick and injured persons as Inpatients, and which
 - a) has facilities for diagnosis and major operations;
 - b) provides 24 hours nursing services by licensed or registered nurses;
 - c) has one or more Registered Medical Practitioners; and
 - d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
7. 'Quarantine' shall mean insured person requires a compulsory isolation in hospital or isolation centre in Hong Kong required by Hong Kong Government.
8. For the full reimbursement of chest X-ray or lung / chest computed tomography ('CT' scan), insured person can only get this benefit once during the Coverage Period.
9. Key exclusions:
 - (i) any Pre-existing conditions, for example, diagnosis of 'Novel Coronavirus' or the signs and symptoms thereof appeared before the policy issue date.
 - (ii) any sickness or disease other than those caused by 'Novel Coronavirus';
 - (iii) terrorist attack using biochemical weapons of any kind
 - (iv) any fees and medical services which are not Reasonable and Customary
10. Well Link Life reserves the right to suspend or cancel the promotion of the Additional Benefits, amend the terms and conditions without prior notice. Should there be any dispute over the Additional Benefits, Well Link Life's decision shall be final and conclusive.
11. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

Note:

This leaflet is intended to be circulated in Hong Kong only and is not and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong. For enquiries, please contact our Insurance Consultants, or call our Customer Service Hotline at +852 2830 7500.

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